

B2100A (Form 2100A) (12/15)

United States Bankruptcy Court

Western District Of Tennessee

In re Ronnie Gladney, Case No. 13-33776

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a).
Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the
transfer, other than for security, of the claim referenced in this evidence and notice.

U.S. Bank Trust National Association
as Trustee of Cabana Series III Trust

Name of Transferee

Shellpoint Mortgage Servicing
*Prior Servicer: Ocwen Loan Servicing LLC

Name of Transferor

Name and Address where notices to transferee
should be sent:

c/o BSI Financial Services
314 S. Franklin St 2nd Floor
Titusville, PA 16354

Phone: 800-327-7861

Last Four Digits of Acct #: 2540

Court Claim # (if known):

Amount of Claim:

Date Claim Filed:

Phone: _____

Last Four Digits of Acct. #: 2540

Name and Address where transferee payments
should be sent (if different from above):

BSI Financial Services
314 S. Franklin St 2nd Floor
Titusville, PA 16354

Phone: _____

Last Four Digits of Acct #: _____

I declare under penalty of perjury that the information provided in this notice is true and correct to the
best of my knowledge and belief.

By: /s/ Michelle Ghidotti-Gonsalves
Transferee/Transferee's Agent

Date: 06/13/2019



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

12-27-2018

Sent via First Class Mail

Property Address: 4304 ASH CREEK CV
MEMPHIS TN 38141

RONNIE GLADNEY
4304 ASH CREEK CV
MEMPHIS TN 38141

NOTICE OF SERVICING TRANSFER

The servicing of your mortgage loan is being transferred to BSI Financial Services, effective 12-19-2018. The transfer of servicing does not affect any term or condition or the mortgage loan other than terms directly related to the servicing of the loan.

WHAT THIS MEANS FOR YOU

After this date, BSI Financial Services will be collecting your mortgage loan payments from you. As referenced above, your loan number may have changed; however, nothing else about your mortgage loan will change.

SHELLPOINT MORTGAGE SERVICING, your prior servicer, was collecting your payments. SHELLPOINT MORTGAGE SERVICING will not accept any payments received by you after the day preceding 12-19-2018, at which point BSI Financial Services, as your new servicer, will start accepting payments received from you going forward.

Customers can send all payments due on or after 12-19-2018, to BSI Financial Services at this address:

Via First Class Mail

BSI Financial Services
PO Box 679002
Dallas, TX 75267-9002

Via Priority or Overnight Mail

BSI Financial Services
Lockbox Number 679002
1200 E. Campbell Rd. Ste. 108
Richardson, TX 75081

If you have any questions for either your prior servicer, SHELLPOINT MORTGAGE SERVICING, or your new servicer, BSI Financial Services, about your mortgage loan or this transfer, please contact them using the information below:

Prior Servicer

SHELLPOINT MORTGAGE SERVICING
Customer Care
PO BOX 51850
LIVONIA MI 48151
800-365-7107

New Servicer

BSI Financial Services
Customer Care
314 S Franklin St, 2nd Floor
Titusville, PA 16354
800-327-7861

Under Federal law, during the 60-day period beginning on the effective date of the transfer of the loan, a loan payment received by your old servicer on or before its due date (including any grace period allowed under the mortgage loan instruments) may not be treated by the new servicer as late, and a late fee may not be imposed on you.

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.
BSI Financial Services is a licensed mortgage servicer and debt collector. BSI Financial Services BSI NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

Automatic Withdrawal Customers: If your payments are currently set for automatic withdrawal from your checking or savings account, SHELLPOINT MORTGAGE SERVICING will discontinue the auto-withdrawal service on 12-18-2018.

Next Steps: Please be sure to send a check to BSI Financial Services for your next payment along with the enclosed temporary coupon. If you would like to continue having your payments automatically withdrawn, BSI Financial Services would be happy to set you up on our Automatic Withdrawal Program (ACH). Please complete the attached Automatic Clearing House (ACH) Application and return to BSI Financial Services via fax or mail as outlined in the application. If you need assistance in completing the application, please contact our Customer Care department at 800-327-7861.

You will be receiving a monthly statement in the mail from BSI Financial Services. The following payment options are available to make your mortgage payment: regular mail, expedited or overnight mail such as UPS or FedEx at the addresses provided above; complete the attached Automatic Clearinghouse Application to participate in ACH weekly, bi-weekly, or monthly; schedule a one-time or recurring payment via <https://myloanweb.com/BSI>; Pay by Phone by calling 800-327-7861; and, and Western Union using the city code "BSI" and the state "PA".

We look forward to servicing your loan. Please contact us at 800-327-7861 with any questions or concerns.

Sincerely,
Customer Care Department
BSI Financial Services
NMLS # 38078; # 126672

* This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Important note about insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may not affect your insurance because we do not service mortgage life or disability premiums. However, if you wish to retain optional insurance, we would suggest that you contact your current optional product service provider.

Qualified Written Request - Notice of Error or Information Request

Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services
Attn: Qualified Written Requests
314 S Franklin St / Second Floor
PO Box 517
Titusville, PA 16354

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.
BSI Financial Services is a licensed mortgage servicer and debt collector. BSI Financial Services BSI NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

12-27-2018

Property Address: 4304 ASH CREEK CV
MEMPHIS TN 38141

RONNIE GLADNEY
4304 ASH CREEK CV
MEMPHIS TN 38141

Dear Borrower:

Welcome to BSI Financial Services. The servicing of your loan with SHELLPOINT MORTGAGE SERVICING has been transferred to BSI Financial Services, and BSI Financial Services is servicing the loan on behalf of the current creditor PRPM 2018-3, to whom the debt is owed.

As of the date of this letter, your total unpaid principal balance is \$92,740.69 due to PRPM 2018-3, and your escrow account balance is \$-4,667.43. Your next payment due is in the amount of \$1,069.56. Your current interest rate is 6.00%.

The total debt inclusive of all past due interest and fees, if any, is \$103,710.82. Because of interest, late charges, and other charges that may vary from day-to-day, the amount due on the day you pay may be greater; therefore, if you pay the amount shown above, an adjustment may be necessary after we receive your payoff funds. **Please contact BSI Financial Services at 800-327-7861 within 48 hours of when you intend to remit payoff funds to confirm the payoff amount.** We will inform you of any adjustments prior to posting the payoff funds.

For further information, please write to us at the address listed above or call us toll-free at 800-327-7861. Monday - Friday 8:00 a.m. - 11:00 p.m. (ET) and Saturday 8:00 a.m. - 12:00 p.m. (ET).

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of the judgment and mail you a copy of the judgment or verification. Upon your written request for the name and address of the original creditor within the thirty (30) day period after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor. Your loan may be sold by the current creditor to another party at any time.

A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. Please send the written request to:

BSI Financial Services
Attn: Customer Care
314 S Franklin St, Second Floor
PO Box 517
Titusville, PA 16354

BSI Financial Services may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. You have the right to dispute the accuracy of the information reported by submitting a Qualified Written Request. Submitting a Qualified Written Request does not relieve the customer of the responsibility of making their scheduled payments.

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.
BSI Financial Services is a licensed mortgage servicer and debt collector. BSI Financial Services BSI NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.

Qualified Written Request - Notice of Error or Information Request: Under the Real Estate Settlement Procedures Act, a qualified written request is a written correspondence (other than notice on your payment coupon or other payment medium supplied by us) regarding the servicing of your loan which identifies your name, account number, and the specific reasons for the request, such as an error on your loan account or a request for information. Any qualified written request you wish to submit must be sent to:

BSI Financial Services
Attn: Qualified Written Requests
314 S Franklin St / Second Floor
PO Box 517
Titusville, PA 16354

If you have any questions or concerns, please contact our office toll-free at 800-327-7861.

Sincerely,
BSI Financial Services
NMLS # 38078; # 126672

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Enclosures:
Temporary Coupon
Automatic Clearing House Application ("ACH")
Servicemembers Civil Relief Act Notice
Fees and Costs

This letter is being sent on behalf of BSI Financial Services by its servicing agent, BSI Financial Services.
BSI Financial Services is a licensed mortgage servicer and debt collector. BSI Financial Services BSI NMLS # 38078

If you have filed a bankruptcy petition and there is an "automatic stay" in effect in your bankruptcy case or you have received a discharge of your personal liability for the obligation identified in this letter, we may not and do not intend to pursue collection of that obligation from you personally. If either of these circumstances apply, this notice is not and should not be construed to be a demand for payment from you personally. Unless the Bankruptcy Court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired.



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

AUTOMATIC CLEARING HOUSE APPLICATION

Dear BSI Financial Services Customer(s):

BSI Financial Services is pleased to offer a free automatic payment option. Your monthly payments can now be automatically drafted from your checking or savings account each month on the date you choose. Proof of payment will appear on your bank statement.

Enclosed for your review is the ACH Application to be completed and returned to our office for processing. The form must be filled out in its entirety to be processed and your loan must be active in our servicing system. You may keep a copy for your records.

Important Information:

- * Please allow up to 10 days for this application process.
- * Please note that your loan must be current on the day we receive this completed application before the automatic payments can begin, and your account must remain current for the program to continue.
- * Once your application is approved, you will receive a notification by mail showing when the program will begin.
- * Please continue making payments until you receive the written confirmation of your first draft date.
- * If a voided check is not received, the program will be set up based on the account information you provide, however, there is a possibility that our best efforts will be unable to discern the correct routing and account numbers. You should monitor your account for the automatic withdrawal of your scheduled payment. If your payment is not deducted by the scheduled date, please contact Customer Service to confirm your account information.

We hope you enjoy the convenience of our automatic payment option and thank you for the opportunity to service your loan. If you have any questions, please call us at 800-327-7861 during our office hours Monday to Friday 8:00 a.m. to 11:00 p.m. (ET), Saturday 8:00 a.m. to 12:00 p.m. (ET).

Sincerely,

BSI Financial Services
ACH Department
Enclosure: Automatic Clearing House Application

AUTOMATIC CLEARING HOUSE APPLICATION

Loan Number: _____ Date: _____

Send completed application and a copy of a voided check or savings deposit slip to:

★ Fax: (814) 286-5089 (Attn: ACH Dept.)

★ Mail: 314 S. Franklin St, Titusville, PA 16354 (Attn: ACH Dept.)

The form below must be filled out in its entirety to be processed. Please attach a voided check to this form. If you are using a savings account, we require a **BANK STATEMENT** or **LETTER** from the **BANK** which should include your name, bank routing and savings account number.

Credit Union Members: to ensure prompt processing of your application, please verify your account number and routing/transit numbers with your credit union. The correct numbers may be different from what is printed on your check.

Customer InformationBorrower Name(s): _____ Contact Phone#: _____ ☐ Home ☐ Work ☐ Cell

Mailing Address: _____ City: _____ State: _____ Zip code: _____

Bank Account InformationPlease Select one: ☐ Checking Account ☐ Savings Account

Bank Name: _____ Bank Phone Number: _____

Bank ABA Routing Number: _____ Bank Account Number: _____

Automatic Payment Amount

Current monthly payment \$:

Additional principal payment (optional) \$: _____ Additional Escrow payment (optional) \$: _____ Total of Additional: \$ _____

Automatic Payment Withdrawal Date

Desired start date: _____ (mm/dd/yy)

Please Select **one** of the three draft options below. Details of each of the options are provided in the **FAQs** provided with this form:☐ Monthly Drafting (Please select a valid date): _____ (1st to 30th ONLY)☐ Bi-Weekly Drafting (Day of Week): _____☐ Weekly Drafting (Day of Week): _____**To ensure proper drafting, a day of the week (Monday through Friday) will need to be selected for the weekly or bi-weekly options**

IMPORTANT: To ensure no late charges are assessed, you must select a Withdrawal Date PRIOR to the end of your monthly grace period. Generally payments are due on the first day of each month and the withdrawal date may be up to 15 days past your due date based on your grace period. **Refer to your promissory note for your specific due date and grace period.**

Auto Debit Authorization

I authorize BSI Financial Services, Its authorized representatives, service providers, agents, assigns, or successors ("BSI"), and the above named bank to automatically debit my bank account monthly for the amount of (i) my monthly payment of principal, interest and escrow, which amounts are specifically set forth in my mortgage loan documents, plus (ii) any additional principal or escrow as indicated above. I understand that the payment amount for principal, interest, and escrow may vary from month to month due to changes in escrow requirements or principal and interest payments for adjustable type mortgages, if applicable. BSI Financial Services is authorized to debit my bank account until BSI Financial Services has received written or oral notification. Termination requests must be received by BSI Financial Services three (3) business days prior to the next scheduled monthly debit.

I understand that (i) I must CONTINUE MAKING PAYMENTS until the date that my automatic payments will begin, of which BSI Financial Services will notify me by mail and which may take up to 45 days, and (ii) my account must be current before the automatic payment will be authorized to begin.

The terms of this Authorization do not modify the terms of my loan. By signing below, I hereby agree to the terms stated above and the FAQs provided with this form, as well as acknowledge receipt of a copy of this Authorization that I may retain I acknowledge that should an electronic transfer under this agreement be returned to BSI Financial Services for insufficient funds (NSF) I may be charged an NSF processing fee if permitted by applicable law and I will be responsible for making alternate arrangements for the payment to bring my account current and ensure future payments are posted within my grace period. I acknowledge that if I file for protection under the US Bankruptcy Code, this agreement will become null and void. By providing my cell phone number, I am granting BSI Financial Services express consent to contact me at that number about my Loan and ACH application. My consent allows BSI Financial Services to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls. Message and data rates may apply.

Sign Here:

Borrower

Date

Co- Borrower

Date

AUTOMATIC CLEARING HOUSE APPLICATION

Frequently Asked Questions (FAQs)

How does the Automatic Clearing House ("ACH") Program work?

Once you sign up with ACH, your mortgage payment will automatically deduct from your designated checking or savings account each month. Your mortgage payment will be drafted from your account on the date of your choice (**or following business day if the date you choose falls on a weekend or holiday**). A record of the transaction will appear as a debit (ACH) each month on your bank statement and your monthly billing statement from BSI Financial Services.

What amounts will be withdrawn?

BSI Financial Services will draft the amount of your current monthly payment, including principal, interest, applicable tax and insurance. By enrolling in this program, you agree and understand that the draft amount may vary due to changes in your escrow payment or principal and interest terms of your mortgage, as applicable.

What are my withdrawal options?

BSI Financial Services offers the following options for withdrawal:

Monthly: Your monthly mortgage payment will be withdrawn on the same date each month and (12) twelve contractual payments will be applied to your loan each year.

Bi-Weekly Payments: This option will draft an installment equal to half of your monthly contractual payment every two weeks. The funds will accumulate on the account until enough has been received to process and apply a single contractual payment. In months where more than two drafts occur within a calendar month, the additional funds will be applied to the principal balance.

Weekly: This option will draft an installment equal to one-quarter of your monthly contractual payment every week. The funds will accumulate on the account until enough has been received to process and apply a single contractual payment. In a year's time, 52 withdrawals will be made.

By selecting the **weekly** or **bi-weekly** option, you understand and agree that the withdrawn funds may not be applied to your mortgage immediately but held in a suspense account until sufficient funds have accumulated for a full monthly payment to be applied to the loan. In addition, the additional payment reduces your principal balance owed, enabling you to pay down your loan earlier and save money over the life of the loan.

Can I still make additional principal payments or escrow deposits?

Yes! If you want to make additional payments, you may designate on the application the amount of the principal and or escrow payment to be withdrawn in addition to your monthly payment. The additional amount withdrawn will remain constant regardless of any changes to your monthly payment.

What happens if there isn't enough money in my account to cover this transaction?

In the event you do not have sufficient funds in your account to cover the monthly payment amount on the transfer date, your bank may charge you an Overdraft/Insufficient Funds Fee. You should contact your bank to determine if this fee applies and the actual amount incurred. BSI Financial Services will also assess an insufficient funds fee plus late charge and you will remain liable and responsible for any monthly payments which remain unpaid as a result of an unsuccessful attempted transfer from your account containing insufficient funds. If your loan is delinquent, we can cancel automatic payments, and you will have to make your payments directly to us.

Why do I need to send a voided check or deposit slip with my application?

The application and your voided check or deposit slip gives BSI Financial Services the accurate information needed to begin the ACH service.

When will I know when the automatic program is in effect?

You will receive a confirmation letter specifying the date of the first scheduled ACH draft payment. Please continue to make the normal mortgage payments until you receive your confirmation letter.

How do I terminate the automatic withdrawals or make changes?

If you would like to terminate automatic withdrawals, you must notify us orally or in writing at least three (3) business days prior to the next scheduled draft date at the following address: BSI Financial Services ACH Dept. 314 S. Franklin St, Titusville, PA 16354 Or fax notification to us at 814-286-5089 (send Attn: ACH Dept.) Any changes to your payment instruction, including changes to the payment amount and/or the payment account must be made in writing to the above address. We may change terms or fees or cancel the automatic payment program at any time. If notice is required, we will tell you in writing.

If you have any additional questions

Please call us at 1- 800-327-7861, Monday through Friday from 8:00 AM until 11:00 PM and Saturday from 8:00 AM until 12:00 PM Eastern Time. One of our Customer Service Representatives will be happy to answer your questions.

314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

**- BORROWER COPY -
AUTOMATIC CLEARING HOUSE APPLICATION**

Dear BSI Financial Services Customer(s):

BSI Financial Services is pleased to offer a free automatic payment option. Your monthly payments can now be automatically drafted from your checking or savings account each month on the date you choose. Proof of payment will appear on your bank statement.

Enclosed for your review is the ACH Application to be completed and returned to our office for processing. The form must be filled out in its entirety to be processed and your loan must be active in our servicing system. You may keep a copy for your records.

Important Information:

- * Please allow up to 10 days for this application process.
- * Please note that your loan must be current on the day we receive this completed application before the automatic payments can begin, and your account must remain current for the program to continue.
- * Once your application is approved, you will receive a notification by mail showing when the program will begin.
- * Please continue making payments until you receive the written confirmation of your first draft date.
- * If a voided check is not received, the program will be set up based on the account information you provide, however, there is a possibility that our best efforts will be unable to discern the correct routing and account numbers. You should monitor your account for the automatic withdrawal of your scheduled payment. If your payment is not deducted by the scheduled date, please contact Customer Service to confirm your account information.

We hope you enjoy the convenience of our automatic payment option and thank you for the opportunity to service your loan. If you have any questions, please call us at 800-327-7861 during our office hours Monday to Friday 8:00 a.m. to 11:00 p.m. (ET), Saturday 8:00 a.m. to 12:00 p.m. (ET).

Sincerely,

BSI Financial Services
ACH Department
Enclosure: Automatic Clearing House Application

AUTOMATIC CLEARING HOUSE APPLICATION

Loan Number: _____ Date: _____

Send completed application and a copy of a voided check or savings deposit slip to:

★ Fax: (814) 286-5089 (Attn: ACH Dept.)

★ Mail: 314 S. Franklin St, Titusville, PA 16354 (Attn: ACH Dept.)

The form below must be filled out in its entirety to be processed. Please attach a voided check to this form. If you are using a savings account, we require a BANK STATEMENT or LETTER from the BANK which should include your name, bank routing and savings account number.

Credit Union Members: to ensure prompt processing of your application, please verify your account number and routing/transit numbers with your credit union. The correct numbers may be different from what is printed on your check.

Customer InformationBorrower Name(s): _____ Contact Phone#: _____ ☐ Home ☐ Work ☐ Cell

Mailing Address: _____ City: _____ State: _____ Zip code: _____

Bank Account InformationPlease Select one: ☐ Checking Account ☐ Savings Account

Bank Name: _____ Bank Phone Number: _____

Bank ABA Routing Number: _____ Bank Account Number: _____

Automatic Payment Amount

Current monthly payment \$:

Additional principal payment (optional) \$: _____ Additional Escrow payment (optional) \$: _____ Total of Additional: \$ _____

Automatic Payment Withdrawal Date

Desired start date: _____ (mm/dd/yy)

Please Select **one** of the three draft options below. Details of each of the options are provided in the **FAQs** provided with this form:☐ Monthly Drafting (Please select a valid date): _____ (1st to 30th ONLY)☐ Bi-Weekly Drafting (Day of Week): _____☐ Weekly Drafting (Day of Week): _____

To ensure proper drafting, a day of the week (Monday through Friday) will need to be selected for the weekly or bi-weekly options

IMPORTANT: To ensure no late charges are assessed, you must select a Withdrawal Date PRIOR to the end of your monthly grace period. Generally payments are due on the first day of each month and the withdrawal date may be up to 15 days past your due date based on your grace period. **Refer to your promissory note for your specific due date and grace period.**

Auto Debit Authorization

I authorize BSI Financial Services, Its authorized representatives, service providers, agents, assigns, or successors ("BSI"), and the above named bank to automatically debit my bank account monthly for the amount of (i) my monthly payment of principal, interest and escrow, which amounts are specifically set forth in my mortgage loan documents, plus (ii) any additional principal or escrow as indicated above. I understand that the payment amount for principal, interest, and escrow may vary from month to month due to changes in escrow requirements or principal and interest payments for adjustable type mortgages, if applicable. BSI Financial Services is authorized to debit my bank account until BSI Financial Services has received written or oral notification. Termination requests must be received by BSI Financial Services three (3) business days prior to the next scheduled monthly debit.

I understand that (i) I must CONTINUE MAKING PAYMENTS until the date that my automatic payments will begin, of which BSI Financial Services will notify me by mail and which may take up to 45 days, and (ii) my account must be current before the automatic payment will be authorized to begin.

The terms of this Authorization do not modify the terms of my loan. By signing below, I hereby agree to the terms stated above and the FAQs provided with this form, as well as acknowledge receipt of a copy of this Authorization that I may retain I acknowledge that should an electronic transfer under this agreement be returned to BSI Financial Services for insufficient funds (NSF) I may be charged an NSF processing fee if permitted by applicable law and I will be responsible for making alternate arrangements for the payment to bring my account current and ensure future payments are posted within my grace period. I acknowledge that if I file for protection under the US Bankruptcy Code, this agreement will become null and void. By providing my cell phone number, I am granting BSI Financial Services express consent to contact me at that number about my Loan and ACH application. My consent allows BSI Financial Services to use text messaging, artificial or pre-recorded voice messages and automatic dialing technology for informational and account service calls. Message and data rates may apply.

Sign Here:

Borrower

Date

Co- Borrower

Date

AUTOMATIC CLEARING HOUSE APPLICATION

Frequently Asked Questions (FAQs)

How does the Automatic Clearing House ("ACH") Program work?

Once you sign up with ACH, your mortgage payment will automatically deduct from your designated checking or savings account each month. Your mortgage payment will be drafted from your account on the date of your choice (**or following business day if the date you choose falls on a weekend or holiday**). A record of the transaction will appear as a debit (ACH) each month on your bank statement and your monthly billing statement from BSI Financial Services.

What amounts will be withdrawn?

BSI Financial Services will draft the amount of your current monthly payment, including principal, interest, applicable tax and insurance. By enrolling in this program, you agree and understand that the draft amount may vary due to changes in your escrow payment or principal and interest terms of your mortgage, as applicable.

What are my withdrawal options?

BSI Financial Services offers the following options for withdrawal:

Monthly: Your monthly mortgage payment will be withdrawn on the same date each month and (12) twelve contractual payments will be applied to your loan each year.

Bi-Weekly Payments: This option will draft an installment equal to half of your monthly contractual payment every two weeks. The funds will accumulate on the account until enough has been received to process and apply a single contractual payment. In months where more than two drafts occur within a calendar month, the additional funds will be applied to the principal balance.

Weekly: This option will draft an installment equal to one-quarter of your monthly contractual payment every week. The funds will accumulate on the account until enough has been received to process and apply a single contractual payment. In a year's time, 52 withdrawals will be made.

By selecting the **weekly** or **bi-weekly** option, you understand and agree that the withdrawn funds may not be applied to your mortgage immediately but held in a suspense account until sufficient funds have accumulated for a full monthly payment to be applied to the loan. In addition, the additional payment reduces your principal balance owed, enabling you to pay down your loan earlier and save money over the life of the loan.

Can I still make additional principal payments or escrow deposits?

Yes! If you want to make additional payments, you may designate on the application the amount of the principal and or escrow payment to be withdrawn in addition to your monthly payment. The additional amount withdrawn will remain constant regardless of any changes to your monthly payment.

What happens if there isn't enough money in my account to cover this transaction?

In the event you do not have sufficient funds in your account to cover the monthly payment amount on the transfer date, your bank may charge you an Overdraft/Insufficient Funds Fee. You should contact your bank to determine if this fee applies and the actual amount incurred. BSI Financial Services will also assess an insufficient funds fee plus late charge and you will remain liable and responsible for any monthly payments which remain unpaid as a result of an unsuccessful attempted transfer from your account containing insufficient funds. If your loan is delinquent, we can cancel automatic payments, and you will have to make your payments directly to us.

Why do I need to send a voided check or deposit slip with my application?

The application and your voided check or deposit slip gives BSI Financial Services the accurate information needed to begin the ACH service.

When will I know when the automatic program is in effect?

You will receive a confirmation letter specifying the date of the first scheduled ACH draft payment. Please continue to make the normal mortgage payments until you receive your confirmation letter.

How do I terminate the automatic withdrawals or make changes?

If you would like to terminate automatic withdrawals, you must notify us orally or in writing at least three (3) business days prior to the next scheduled draft date at the following address: BSI Financial Services ACH Dept. 314 S. Franklin St, Titusville, PA 16354 Or fax notification to us at 814-286-5089 (send Attn: ACH Dept.) Any changes to your payment instruction, including changes to the payment amount and/or the payment account must be made in writing to the above address. We may change terms or fees or cancel the automatic payment program at any time. If notice is required, we will tell you in writing.

If you have any additional questions

Please call us at 1- 800-327-7861, Monday through Friday from 8:00 AM until 11:00 PM and Saturday from 8:00 AM until 12:00 PM Eastern Time. One of our Customer Service Representatives will be happy to answer your questions.



314 S Franklin St. / Second Floor
PO Box 517
Titusville, PA 16354
800-327-7861
814-217-1366 Fax
<https://myloanweb.com/BSI>

Please return this with your payment

Temporary Coupon

Name: RONNIE GLADNEY

Loan #

**Property Address: 4304 ASH CREEK CV
MEMPHIS TN 38141**

Amt of Regular Payment \$1,069.56

Allocation of Additional Funds:

Late Fees _____

Escrow _____

Principal _____

Total Amount of Check: _____

**Send payment to:
BSI Financial Services
PO Box 679002
Dallas, TX 75267-9002**

**Service members Civil Relief
Act Notice Disclosure****Document Page 13 of 15
U.S. Department of Housing
and Urban Development
Office of Housing****OMB Approval 2502 – 0584
Exp 12/31/2017****Legal Rights and Protections Under the SCRA**

Service members on “active duty” or “active service,” or a spouse or dependent of such a service member may be entitled to certain legal protections and debt relief pursuant to the Service members Civil Relief Act (50 USC App. §§ 501-597b) (SCRA).

Who May Be Entitled to Legal Protections Under the SCRA?

- Regular members of the U.S. Armed Forces (Army, Navy, Air Force, Marine Corps, and Coast Guard).
- Reserve and National Guard personnel who have been activated and are on Federal active duty.
- National Guard personnel under a call or order to active duty for more than 30 consecutive days under section 502(f) of title 32, United States Code, for purposes of responding to a national emergency declared by the President and supported by Federal funds.
- Active service members of the commissioned corps of the Public Health Service and the National Oceanic and Atmospheric Administration.
- Certain United States citizens serving with the armed forces of a nation with which the United States is allied in the prosecution of a war or military action.

What Legal Protections Are Service members Entitled To Under the SCRA?

- The SCRA states that a debt incurred by a service member, or service member and spouse jointly, prior to entering military service shall not bear interest at a rate above 6 % during the period of military service and one year thereafter, in the case of an obligation or liability consisting of a mortgage, trust deed, or other security in the nature of a mortgage, or during the period of military service in the case of any other obligation or liability.
- The SCRA states that in a legal action to enforce a debt against real estate that is filed during, or within one year after the service member’s military service, a court may stop the proceedings for a period of time, or adjust the debt. In addition, the sale, foreclosure, or seizure of real estate shall not be valid if it occurs during, or within one year after the service member’s military service unless the creditor has obtained a valid court order approving the sale, foreclosure, or seizure of the real estate.
- The SCRA contains many other protections besides those applicable to home loans.

How Does A Service member or Dependent Request Relief Under the SCRA?

- In order to request relief under the SCRA from loans with interest rates above 6% a service member or spouse must provide a written request to the lender, together with a copy of the service member’s military orders.
BSI Financial Services 314 South Franklin St. Titusville, PA 16354, 1-800-327-7861
- There is no requirement under the SCRA, however, for a service member to provide a written notice or a copy of a service member’s military orders to the lender in connection with a foreclosure or other debt enforcement action against real estate. Under these circumstances, lenders should inquire about the military status of a person by searching the Department of Defense’s Defense Manpower Data Center’s website, contacting the service member, and examining their files for indicia of military service. Although there is no requirement for service members to alert the lender of their military status in these situations, it still is a good idea for the service member to do so.

How Does a Service member or Dependent Obtain Information About the SCRA?

- Service members and dependents with questions about the SCRA should contact their unit’s Judge Advocate, or their installation’s Legal Assistance Officer. A military legal assistance office locator for all branches of the Armed Forces is available at <http://legalassistance.law.af.mil/content/locator.php>
- “Military OneSource” is the U. S. Department of Defense’s information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to www.militaryonesource.com/scra or call 1-800- 342-9647 (toll free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

TYPICAL SERVICING-RELATED FEES THAT BSI Financial Services MAY CHARGE BORROWERS

Below is a list of standard or common fees that BSI Financial Services may charge you, the borrower, depending on the services you request or the loan servicing activity that we perform and with respect to which we are entitled by applicable law or the loan documents to charge a fee. In some cases, BSI Financial Services may retain the fee and in others the fee may be a pass-through fee that BSI Financial Services pays to a third party vendor. In the case of a pass-through fee, BSI Financial Services will never charge a borrower more money than it is charged by a third party vendor to perform the particular service. Actual fees may vary depending upon the terms of your loan documents, and are subject to all applicable laws and regulations.

IMPORTANT NOTE: This list does not include all fees and costs that may be charged for certain services that may be rendered to BSI Financial Services, but charged to the borrower in connection with a bankruptcy or foreclosure or other litigation or default situation, including, but not limited to, foreclosure costs, bankruptcy fees, attorneys' fees, and court costs.

Payment Processing Related Fees and Costs

Type	Description	Amount or Range of Charge
Late Charge	A fee for failure to make an installment payment on time due to a payment not being received within the grace period as specified in the mortgage loan documents.	5% of Principal & Interest or as otherwise permitted by the terms of the loan documents and/or state law.
NSF/Returned/Dishonored Check Fee	The fee that BSI will assess in the instance of a returned check or a rejected electronic payment due to insufficient funds.	\$0.00 - \$50.00 (varies by state).
Pay-By-Phone	Fee charged to allow payment on the phone with a live Loan Servicing Agent.	\$20.00 or as permitted by state law.

Mortgage & Default-Related Fees and Costs

Type	Description	Amount Charge / Range
Appraisal	Fee charged by a professional, certified residential real estate appraiser to determine the market value of a mortgaged property, which includes an interior inspection of the dwelling.	Varies – typically \$350.00 - \$550.00.
Broker Price Opinion (BPO)	Fee charged by a real estate broker or other qualified individual to determine the estimated value of a property.	\$75.00 - \$125.00 or as otherwise permitted by state law
Document Recording Fee	The amount paid to the county recorder's office to make a document a matter of record.	Varies by county
Flood Certification	Fee charged by a flood certification vendor to determine if a mortgaged property is located in a flood zone.	\$8.00 - \$16.00 per certification
Lien Release Preparation Fee (pass-through by a third party)	Fee collected to prepare the documents to satisfy or release the lien.	\$54.00 or as permitted by state law
Lien Release Fee	Fee collected to record the documents to satisfy or release the lien.	Varies by County
Partial Release	Charge for processing the release of a portion of the mortgaged property.	\$500.00 for loans with a UPB <= \$750,000; \$1,000 for others
Priority Processing (Overnight Delivery)	Fee charged if customer requests expedited service.	\$0.00 - \$15.00

Type	Description	Amount Charge / Range
Property Preservation Fee	Fee charged by third party vendor to ensure that the condition and appearance of the mortgage property are maintained satisfactorily, as authorized in the mortgage.	\$0.00 to \$2500; and \$0.00 to \$110.00 for grass cuts
Subordination Agreements	An expense charged to the borrower to have the subordination prepared and submitted for investor approval. This fee is charged for the submission and is not dependent on approval or denial.	\$500.00
Title Search	Fee charged by a title company or title search provider to conduct a detailed examination of the land records and report the state of the title (that is, what liens and encumbrances affect the mortgaged property).	\$0.00 - \$500.00